

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Michael G. BRADLEY et al.)	Group Art Unit: 3629
)	
Application No.: 10/679,516)	Examiner: Naresh Vig
)	
Filed: October 7, 2003)	
)	
For: SYSTEMS AND METHODS FOR)	Confirmation No.: 8424
RETROSPECTIVE HOME VALUE)	
SCORING)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

RESPONSE TO RESTRICTION REQUIREMENT

In a restriction requirement dated November 27, 2009, the Examiner required restriction under 35 U.S.C. § 121 among Group I, claims 18-35, characterized by the Examiner as drawn to "a system and method for providing an automated value estimate of a property as of a previous time period," Group II, claims 36-38, characterized by the Examiner as drawn to a "system and method for classifying a loan into one or more risk categories ... [and] categorizing ... the loan into a high risk category when [a] property estimate exceeds [an] automated value estimate by at least [a] threshold amount," and Group III, claims 39-41, characterized by the Examiner as drawn to a "system and method for classifying a loan into one or more risk categories ... based on [a] score" (Restriction Requirement at pp. 2-3). Applicants provisionally elect to prosecute Group I, claims 18-35, characterized by the Examiner as drawn to "a system and


method for providing an automated value estimate of a property as of a previous time period.”

Please grant any extensions of time required to enter this response and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: December 4, 2009

By: 
Steven D. Thomas, Jr.
Reg. No. 64,421